

<i>SERFF Tracking Number:</i>	<i>ARKS-125401051</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>00006 - INSURANCE SERVICES OFFICE, INC.</i>	<i>State Tracking Number:</i>	<i>#99845 \$250</i>
<i>Company Tracking Number:</i>	<i>MS 2007-RSFLC (REPLACE</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non- Liability</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
<i>Product Name:</i>	<i>N/A</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: 00006 - INSURANCE SERVICES OFFICE, INC.

Product Name: N/A

SERFF Tr Num: ARKS-125401051 State: Arkansas

TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability

SERFF Status: Closed

State Tr Num: #99845 \$250

Sub-TOI: 05.0003 Commercial Package

Co Tr Num: MS 2007-RSFLC (REPLACE

State Status: Fees verified and received

Filing Type: Rate

Co Status:

Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding

Author:

Disposition Date: 01/03/2008

Date Submitted: 12/26/2007

Disposition Status: Filed

Effective Date Requested (New): 07/01/2008

Effective Date (New): 07/01/2008

Effective Date Requested (Renewal): 07/01/2008

Effective Date (Renewal): 07/01/2008

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 01/03/2008

State Status Changed: 01/03/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Company and Contact

Filing Contact Information

SERFF Tracking Number: ARKS-125401051 State: Arkansas
Filing Company: 00006 - INSURANCE SERVICES OFFICE, INC. State Tracking Number: #99845 \$250
Company Tracking Number: MS 2007-RSFLC (REPLACE
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: N/A
Project Name/Number: /

NA NA,
NA
NA, AR 00000
NA@NA.com
(123) 555-4567 [Phone]

Filing Company Information

00006 - INSURANCE SERVICES OFFICE, CoCode: 6 State of Domicile: Arkansas
INC.
No Address Group Code: Company Type:
City, AR 99999 Group Name: State ID Number:
(999) 999-9999 ext. [Phone] FEIN Number: 99-9999999

SERFF Tracking Number:	ARKS-125401051	State:	Arkansas
Filing Company:	00006 - INSURANCE SERVICES OFFICE, INC.	State Tracking Number:	#99845 \$250
Company Tracking Number:	MS 2007-RSFLC (REPLACE		
TOI:	05.0 Commercial Multi-Peril - Liability & Non-	Sub-TOI:	05.0003 Commercial Package Liability
Product Name:	N/A		
Project Name/Number:	/		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

SERFF Tracking Number: ARKS-125401051 State: Arkansas
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Company Tracking Number: MS 2007-RSFLC (REPLACE
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: N/A
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Llyweyia Rawlins	01/03/2008	01/03/2008

SERFF Tracking Number:	ARKS-125401051	State:	Arkansas
Filing Company:	00006 - INSURANCE SERVICES OFFICE, INC.	State Tracking Number:	#99845 \$250
Company Tracking Number:	MS 2007-RSFLC (REPLACE		
TOI:	05.0 Commercial Multi-Peril - Liability & Non-	Sub-TOI:	05.0003 Commercial Package Liability
Product Name:	N/A		
Project Name/Number:	/		

Disposition

Disposition Date: 01/03/2008
Effective Date (New): 07/01/2008
Effective Date (Renewal): 07/01/2008
Status: Filed
Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125401051 State: Arkansas
Filing Company: 00006 - INSURANCE SERVICES OFFICE, INC. State Tracking Number: #99845 \$250
Company Tracking Number: MS 2007-RSFLC (REPLACE
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: N/A
Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	ARKS-125401051		No

SERFF Tracking Number:	ARKS-125401051	State:	Arkansas
Filing Company:	00006 - INSURANCE SERVICES OFFICE, INC.	State Tracking Number:	#99845 \$250
Company Tracking Number:	MS 2007-RSFLC (REPLACE		
TOI:	05.0 Commercial Multi-Peril - Liability & Non-	Sub-TOI:	05.0003 Commercial Package Liability
Product Name:	N/A		
Project Name/Number:	/		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ARKS-125401051 State: Arkansas
Filing Company: 00006 - INSURANCE SERVICES OFFICE, INC. State Tracking Number: #99845 \$250
Company Tracking Number: MS 2007-RSFLC (REPLACE
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: N/A
Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: ARKS-125401051

01/04/2008

Comments:

Attachment:

ARKS-125401051.pdf

ARKS-125401051

LR

CK 99845

250.00



2828 EAST TRINITY MILLS ROAD SUITE 150 CARROLLTON, TX 75006
TEL: (214) 390-1825 FAX: (214) 390-1975

December 18, 2007

Honorable Julie Benafield Bowman
Commissioner of Insurance
Arkansas Insurance Department
1200 West Third Street
Little Rock, Arkansas 72201-1904

RECEIVED

DEC 26 2007

Attention: William R. Lacy, Director
Property and Casualty Division

PROPERTY AND CASUALTY DIVISION
ARKANSAS INSURANCE DEPARTMENT

RE: Insurance Services Office, Inc.
MS 2007-RSFLC (Replacement)
Division Twelve – Market Segments – Self-Storage
Facilities Loss Costs Revision
REFERENCE FILING
State of Arkansas

~~Approved until withdrawn~~
~~or revoked~~

JAN 03 2008

Dear Mr. Lacy:

Arkansas Insurance Department
By: *AK acknowledge-Filed*

We hereby file the enclosed advisory reference document.

We are issuing a replacement filing for MS 2007-RSFLC because of an inadvertent misapplication of the CLM Division Five – COMFAL Basic Group I territory factors which were used to derive loss costs for Outdoor Property and a misapplication of the factor used to derive the loss cost for the Outside the Premises portion of Money and Securities coverage. As a result, there is a minor impact on the final loss cost for the mandatory endorsement. In addition, there is a slight impact on the optional increased limits loss costs for Property Off-Premises and the Off Premises portion of Money and Securities coverage.

This replacement filing serves to supersede the original filing. Companion filings MS 2007-OSF07 (forms) and MS 2007-RSF07 (rules) are unaffected.

ISO does not establish an effective date for Market Segments loss costs revisions in Arkansas. Each insurer that elects to utilize this revision is responsible for determining its own effective date and complying with any applicable regulatory requirements. We will distribute this material to our participating insurers and update our electronic deliveries under cover of a Notice bearing a date of July 2008, or the earliest possible subsequent date following your acknowledgement.

Please return an acknowledged copy of this cover letter for our records. An addressed, stamped envelope is enclosed for your convenience. We have also included an additional copy of this letter and envelope; we request that you return it now with a "received" stamp to confirm that you have received the filing.

Very truly yours,

A handwritten signature in dark ink, appearing to read "Donald J. Beckel". The signature is fluid and cursive, with the first name "Donald" being the most prominent part.

Donald J. Beckel, CPCU, ARM
Assistant Regional Manager

DJB:db

Encl.

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only~~Approved until withdrawn
or revoked~~

JAN 03 2008

Arkansas Insurance Department

By: *AK Acknowledge Filed***2. Insurance Department Use only**

a. Date the filing is received:

b. Analyst:

c. Disposition:

d. Date of disposition of the filing:

e. Effective date of filing:

New Business

Renewal Business

f. State Filing #:

g. SERFF Filing #:

h. Subject Codes

RECEIVED

DEC 26 2007

PROPERTY AND CASUALTY DIVISION
ARKANSAS INSURANCE DEPARTMENT

3. Group Name

Group NAIC #

4. Company Name(s)

Domicile

NAIC #

FEIN #

State #

Insurance Services Office, Inc.

DE

13-3131412

5. Company Tracking Number

MS-2007-RSFLC (REPLACEMENT)

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.

Name and address

Title

Telephone #s

FAX #

e-mail

Donald J. Beckel
Insurance Services Office, Inc.
2828 E. Trinity Mills Rd., Ste. 150
Carrollton, TX 75006Asst.
Regional
Manager(214) 390-1825
Ext. 224

(214) 390-1975

DBECKEL@iso.com

7. Signature of authorized filer

8. Please print name of authorized filer

Donald J. Beckel

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)

05.0 CMP Liability and Non-Liability

10. Sub-Type of Insurance (Sub-TOI)

05.0003 Commercial Package

11. State Specific Product code(s)(if applicable)[See State Specific Requirements]

N/A

12. Company Program Title (Marketing title)

Market Segments - Self-Storage Facilities Risks

13. Filing Type

☒ Rate/Loss Cost ☐ Rules ☐ Rates/Rules
☐ Forms ☐ Combination Rates/Rules/Forms
☐ Withdrawal ☐ Other (give description)

14. Effective Date(s) Requested

New: 07-01-2008

Renewal: 07-01-2008

15. Reference Filing?

☐ Yes ☒ No

16. Reference Organization (if applicable)

Not Applicable

17. Reference Organization # & Title

Not Applicable

18. Company's Date of Filing

19. Status of filing in domicile

☐ Not Filed ☒ Pending ☐ Authorized ☐ Disapproved

Property & Casualty Transmittal Document---**20. This filing transmittal is part of Company Tracking #** MS-2007-RSFLC (**REPLACEMENT**)**21. Filing Description** [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Revision of Market Segments - Self-Storage Facilities Risks Program Loss Costs

22. Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]Check #: 9985
Amount: \$250.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	MS-2007-RSFLC (REPLACEMENT)
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	MS-2007-OSF07

☐ Rate Increase

☐ Rate Decrease

☒ Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File & Use
----	---	------------

4a.	Rate Change by Company (As Proposed)						
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Insurance Services Office, Inc.	N/A	N/A	N/A	N/A	N/A	N/A	N/A

4b.	Rate Change by Company (As Accepted) For State Use Only						
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)			
		COMPANY USE	STATE USE
5a.	Overall percentage rate indication (when applicable)	N/A	
5b.	Overall percentage rate impact for this filing	N/A	
5c.	Effect of Rate Filing – Written premium change for this program	N/A	
5d.	Effect of Rate Filing – Number of policyholders affected	N/A	

6.	Overall percentage of last rate revision	+ 6.1%
7.	Effective Date of last rate revision	10-01-2005
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	File & Use

9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	Revision of Market Segments - Self-Storage Facilities Risks Program Loss Costs	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

ARKANSAS

ADVISORY LOSS COSTS

SELF-STORAGE FACILITIES RISKS ENDORSEMENT

FILING MS-2007-RSFLC (Replacement)

EXECUTIVE SUMMARY

PURPOSE

This document explains the methods used to calculate loss costs and related rating factors for the Self-Storage Facilities Risks endorsements. The loss costs for this program are being revised to reflect changes in coverages as well as experience changes in the underlying monoline coverages. Where necessary, the derivation of revised prospective loss costs and related factors reflect the use of professional judgment.

Equipment Breakdown coverage is being newly introduced as an optional endorsement. With the introduction of Equipment Breakdown coverage, the existing Mechanical Breakdown coverage optional endorsement is being withdrawn.

Also, Debris Removal coverage and Fire Department Service Charge coverage are being removed from the mandatory endorsement, and Computer Fraud coverage is being added. In addition, for Outdoor Property, coverage up to \$5,000 is being newly added for roadways and walkways, and limits are being increased to \$25,000 for fences and to \$5,000 for trees, plants, and shrubs. The limit for Sales and Disposal Liability coverage is being increased to \$25,000. Money and Securities coverage will now include an on-premises base limit of \$5,000 and an off-premises base limit of \$2,500.

DEFINITION OF THE ISO ADVISORY PROSPECTIVE LOSS COST

Advisory prospective loss costs in this document are that portion of a rate that does not include provisions for expenses (other than loss adjustment expenses) or profit, and are based on historical aggregate losses and loss adjustment expenses projected through trending to a future point in time.

CONCURRENT FILINGS

Filing MS-2007-RSF07
Filing MS-2007-OSF07

COMPANY DECISION

We encourage each insurer to decide independently whether the judgments made and the procedures or data used by ISO in developing the loss costs contained herein are appropriate for its use. We have included within this document the information upon which ISO relied in order to enable companies to make such independent judgments.

Some calculations included in this document involve areas of ISO staff judgment. Each company should carefully review and evaluate its own experience in order to determine whether the ISO advisory loss costs are appropriate for its use.

The material has been developed exclusively by the staff of Insurance Services Office, Inc.

MARKET SEGMENTS

SELF-STORAGE FACILITIES RISKS

SECTION A - EXPLANATORY MATERIAL

- Table of Contents A-1
- Explanatory Material Regarding Mandatory Endorsements A-2-13
- Explanatory Material Regarding Optional Endorsements A-14
- Explanatory Material Regarding Additional Factors A-15-17
- Derivation of Mandatory Endorsement Loss Cost A-18

SECTION B - LOSS COSTS

- Table of Contents
- Multistate Loss Costs
- Statewide Loss Costs

MARKET SEGMENTS

SELF-STORAGE FACILITIES RISKS

SECTION A - EXPLANATORY MATERIAL

- Explanatory Material Regarding Mandatory Endorsements A-2-13
- Explanatory Material Regarding Optional Endorsements A-14
- Explanatory Material Regarding Additional Factors A-15-17
- Derivation of Mandatory Endorsement Loss Cost A-18

MARKET SEGMENTS

SELF-STORAGE FACILITIES RISKS

MANDATORY ENDORSEMENT COVERAGES

INTRODUCTION The Market Segment endorsement for Self-Storage Facilities Risks consists of a mandatory endorsement and several optional endorsements. The mandatory endorsement consists of a package of coverages, each of which is priced separately. The statewide loss cost for the mandatory endorsement is the sum of these individual loss costs (as shown on Table 1, Page A-18). Pages A-2 through A-13 detail the methodologies used to derive the loss costs for the mandatory endorsement.

Debris Removal coverage and Fire Department Service Charge coverage are being removed from the mandatory endorsement, and Computer Fraud coverage is being added. In addition, for Outdoor Property, coverage up to \$5,000 is being newly added for roadways and walkways, and limits are being increased to \$25,000 for fences and to \$5,000 for trees, plants, and shrubs. The limit for Sales and Disposal Liability coverage is being increased to \$25,000. Money and Securities coverage will now include an on-premises base limit of \$5,000 and an off-premises base limit of \$2,500.

MARKET SEGMENTS

SELF-STORAGE FACILITIES RISKS

MANDATORY ENDORSEMENT COVERAGES

ACCOUNTS RECEIVABLE

The endorsement provides coverage up to \$5,000 for accounts receivable at the described premises and up to \$1,500 for accounts receivable not at the described premises in any one occurrence. The loss cost for this coverage is calculated by multiplying the state average Basic Group I Business Personal Property loss cost for mini-warehouse risks by a set of premium determination factors as described in CLM Division Eight - Commercial Inland Marine (CIM) for accounts receivable. Typical risks that will be insured for by this coverage are risks that:

1. do not report a history of what their accounts receivable have been: 0.350 factor;
2. do not have a receptacle for the accounts receivable storage that is classified as fire resistant: 2.00 factor;
3. have 51%-89% of their covered accounts receivable maintained in duplicate: 0.75 factor.

For the described premises piece, the above factors are themselves multiplied together. That result is then multiplied by the state-specific Basic Group I Business Personal Property loss cost applicable to mini-warehouse risks (which is 0.121) and then again by the amount of coverage in hundreds: 50 (Coverage of \$5,000 divided by 100):

$$[(0.35 \times 2.00 \times 0.75) \times 0.121 \times 50]$$

The off-premises piece is 25% of the coverage amount in hundreds, 15 (coverage of \$1,500 divided by 100):

$$[25\% \times 15]$$

The described premises piece calculated above is then added to the off-premises piece:

$$[(0.35 \times 2.00 \times 0.75) \times 0.121 \times 50] + [25\% \times 15]$$

This amount is then multiplied by the CIM loss cost, 0.307, for accounts receivable coverage and then by a judgmentally selected deductible factor of 0.85 since no deductible is assumed in the CIM coverage but there is an expected \$500 deductible in the underlying Commercial Property policy:

$$\{[(0.35 \times 2.00 \times 0.75) \times 0.121 \times 50] + (25\% \times 15)\} \times [0.307 \times 0.85] =$$

\$1.81

MARKET SEGMENTS

SELF-STORAGE FACILITIES RISKS

MANDATORY ENDORSEMENT COVERAGES

ARTIFICIALLY GENERATED ELECTRICAL CURRENT

The endorsement provides coverage for loss or damage to electronic data processing equipment due to mechanical breakdown or artificially generated electrical current. The loss cost for this coverage is based on an analysis of data for a non-filed inland marine class for data processing equipment with insurance limits up to \$250,000. Based upon this analysis, and assuming \$15,000 of coverage representing a typical loss amount for self-storage facilities risks, the loss cost for this coverage is **\$34.94**. See below for more details:

The loss cost for this coverage is comprised of 2 parts – mechanical breakdown and artificially generated electrical current.

-- For Mechanical Breakdown: An analysis of Commercial Inland Marine Data Processing Equipment under \$250,000 in losses (class 225) was performed. Since information on the detailed type of loss to electronic data processing equipment is not available, the losses for breakage, collision, upset, overturn, derailment, dropping, sinking, spoilage, and corrosion causes of loss were used as proxies for mechanical breakdown loss. The analysis produced a loss cost per risk of \$59. A significantly lower loss cost of \$26 based on professional judgment was selected because not all of the above proxy causes of loss are applicable here.

-- For Artificially Generated Electrical Current: This part was priced using the same coverage that is offered in the Commercial Inland Marine program. In addition, although there is no limit specified for this coverage, it was determined based on judgment that \$15,000 of coverage would typically be in effect for the risk insured. The loss cost per 100 for this coverage, per the Commercial Inland Marine manual, is 0.056. This loss cost is at a \$1,000 deductible. However, it is typical that a \$500 deductible would apply under this mandatory endorsement. Therefore a 0.94 factor was judgmentally selected, which serves as a divisor to go from a \$1,000 deductible to a \$500 deductible. The derived loss cost for this piece is:

$$0.056/0.94 \times 15,000/100 = 8.94$$

The total charge, being the sum of the above two parts, is:

$$26 + 8.94 = \underline{\underline{\$34.94}}$$

MARKET SEGMENTS

SELF-STORAGE FACILITIES RISKS

MANDATORY ENDORSEMENT COVERAGES

COMPUTER FRAUD

The endorsement provides coverage up to \$25,000 for computer fraud. The loss cost is based upon the latest filed loss costs for employee theft coverage for self-storage facilities risks in CLM Division Three - Crime & Fidelity. The base charge is for up to 5 employees and it is assumed that there is a \$500 deductible applicable to this coverage based on the base deductible underlying the commercial property form to develop a charge.

The algorithm for determining the computer fraud charge is essentially 20% of the rate as that for employee theft per the Crime and Fidelity manual. Therefore, the derivation of the loss cost for this coverage is the same as that for Employee Dishonesty. The two exceptions are that the 1.05 judgmentally selected divisor in employee dishonesty is removed and there is the 20% factor applied to the loss cost per the above stated difference. In addition, unlike the Employee Dishonesty coverage, there is no 1.25 Clients' Property Adjustment Factor. A derivation of the loss cost charge is shown below:

Base loss costs charge for self-storage facilities risks: 1.305

The exposure units at \$25,500 of coverage and 5 employees: 151.125

The exposure units at \$500 of coverage and 5 employees: 41.88

$$[(1.305 \times 151.125) - 0.85 \times (1.305 \times 41.88)] \times 20\% = \underline{\$30.15}$$

There are options to increase the amount of insurance for this coverage to \$50,000, \$75,000, or \$100,000. There is also the option to extend this coverage to self-storage facilities risks with more than 5 employees. The loss costs for these different amounts of insurance and additional employees are derived in a similar way.

MARKET SEGMENTS

SELF-STORAGE FACILITIES RISKS

MANDATORY ENDORSEMENT COVERAGES

CUSTOMERS' PROPERTY - LEGAL LIABILITY

The endorsement provides coverage up to \$100,000 per occurrence for loss or damage to customers' property while at the insured's self-storage facilities. The loss cost is based upon the pricing methodology of customers' property for self-storage facilities in CLM Division Nine - Businessowners and contents coverage under the Dwelling Property manual. At \$100,000, under Businessowners, the multi-state average loss cost is \$362.00. At \$100,000, under Dwelling, the multi-state average loss cost excluding theft is \$147.60. Based on judgment, a 1.10 adjustment factor to load for the theft peril is selected for Dwelling. The Businessowners loss cost and the adjusted Dwelling loss cost are then averaged.

In addition, an adjustment needs to be made to account for the fact that this coverage is a legal liability coverage instead of a first party coverage. Based on judgment, an adjustment factor of 0.50 is selected to account for the legal liability aspect of this coverage. Based on the above information, the final loss cost is calculated as follows:

$$\{[362.00 + 147.60 \times 1.10] \times 0.50\} \times 0.50 = \underline{\$131.09}$$

In addition, there is an option to increase the amount of insurance for this coverage. The cost for this option is in the form of a loss cost per \$100 of coverage and is derived from the loss cost that was used to produce the charge for the \$100,000 base amount of insurance.

MARKET SEGMENTS

SELF-STORAGE FACILITIES RISKS

MANDATORY ENDORSEMENT COVERAGES

EMPLOYEE DISHONESTY

The endorsement provides coverage up to \$25,000 for employee dishonesty. The loss cost is based upon the latest filed loss costs for employee theft coverage for self-storage facilities risks in CLM Division Three - Crime & Fidelity. The base charge is for up to 5 employees and it is assumed that there is a \$500 deductible applicable to this coverage based on the base deductible underlying the commercial property form to develop a charge.

The algorithm for determining the employee theft coverage charge in the Crime & Fidelity manual starts by taking the derived loss cost for the coverage amount plus the deductible [\$25,500 = (\$25,000 + \$500) for this example]. It then subtracts 85% of the loss cost for the coverage associated with the deductible amount [\$500 for this example]. Then there is a 25% surcharge to account for this coverage extending to customers' property. In addition, there is a judgmentally selected 1.05 divisor applied to the overall charge to account for the fact that the employee theft coverage in Crime and Fidelity is slightly broader than the employee dishonesty coverage offered here.

Base loss costs charge for self-storage facilities risks: 1.305

Exposure units at \$25,500 of coverage: 151.125

Exposure units at \$500 of coverage for 1 to 5 employees: 41.88

Customers' property coverage factor: 1.25

$$\{[(1.305 \times 151.125) - 0.85 \times (1.305 \times 41.88)] / 1.05\} \times 1.25 = \underline{\$179.48}$$

There are options to increase the amount of insurance for this coverage to \$50,000, \$75,000, or \$100,000. There is also the option to extend this coverage to self-storage facilities risks with more than 5 employees. The loss costs for these different amounts of insurance and additional employees are derived in a similar way.

FIRE EXTINGUISHER SYSTEMS EXPENSE

The endorsement provides coverage up to \$5,000 for recharging or replacing fire extinguishing systems after an accidental discharge. A rate of 0.50 per \$1,000 of coverage was judgmentally selected for this coverage, producing a loss cost of \$2.50 for this coverage.

MARKET SEGMENTS

SELF-STORAGE FACILITIES RISKS

MANDATORY ENDORSEMENT COVERAGES

FORGERY OR ALTERATION

The endorsement provides coverage up to \$2,500 for forgery or alteration. The loss cost is based upon the latest filed loss costs for employee theft coverage for self-storage facilities risks in CLM Division Three - Crime & Fidelity. The base charge is for up to 5 employees and it is assumed that there is a \$500 deductible applicable to this coverage based on the base deductible underlying the commercial property form to develop a charge.

The algorithm for determining the forgery or alteration charge is essentially 25% of the rate as that for employee theft per the Crime and Fidelity manual. Therefore, the derivation of the loss cost for this coverage is the same as that for Employee Dishonesty. The two exceptions are that the 1.05 judgmentally selected divisor in employee dishonesty is removed and there is the 25% factor applied to the loss cost per the above stated difference. In addition, unlike the Employee Dishonesty coverage, there is no 1.25 Clients' Property Adjustment Factor. A derivation of the loss cost charge is shown below:

Base loss costs charge for self-storage facilities risks: 1.305

The exposure units at \$3,000 of coverage and 5 employees: 66.25

The exposure units at \$500 of coverage and 5 employees: 41.88

$$[(1.305 \times 66.25) - 0.85 \times (1.305 \times 41.88)] \times 25\% = \textbf{\$10.00}$$

There are options to increase the amount of insurance for this coverage to \$5,000 or \$10,000. There is also the option to extend this coverage to self-storage facilities risks with more than 5 employees. The loss costs for these different amounts of insurance and additional employees are derived in a similar way.

MARKET SEGMENTS

SELF-STORAGE FACILITIES RISKS

MANDATORY ENDORSEMENT COVERAGES

MONEY AND SECURITIES

The endorsement provides money and securities coverage up to \$5,000 for on-premises and \$2,500 for off-premises. The loss cost for this coverage is based on the money and securities loss costs from the Theft of Money and Securities Insuring Agreement in CLM Division Three - Crime and Fidelity.

The Inside the Premises - Theft of Money and Securities loss cost for self-storage facilities risks is \$2.833 per \$1,000 of coverage. The Outside the Premises loss cost for self-storage facilities risks is \$0.406 per \$1,000 of coverage. To reflect only the money and securities portion of Outside the Premises, a factor of 0.64 -- derived based on a review of the components of this coverage -- is applied. These two pieces are then added together. The resulting loss cost was then adjusted by a factor of 0.63 to reflect the multi-state average crime territory relativity. The final loss cost is:

$$[(2.833 \times 5) + (0.406 \times 2.5 \times 0.64)] \times 0.63 = \underline{\$9.33}$$

In addition, there is an option to increase the amount of insurance for the Inside the Premises and/or the Outside the Premises portions of this coverage. The cost for each option is in the form of a loss cost per \$100 of coverage and is identical to the loss cost per \$1,000 that was used to derive the Inside the Premises and the Outside the Premises charges for the base amount of insurance.

MONEY ORDERS AND COUNTERFEIT MONEY

The endorsement provides coverage up to \$1,500 for the acceptance of money orders and counterfeit money. The loss cost for this coverage is based upon the money and securities loss cost in CLM Division Three - Crime and Fidelity. The loss cost is \$0.17 for the first \$1,000 of coverage and \$0.17 for each additional \$1,000 of coverage. Hence, the loss cost for \$1,500 of coverage is:

$$0.17 + (0.5 \times 0.17) = \underline{\$0.26}$$

MARKET SEGMENTS

SELF-STORAGE FACILITIES RISKS

MANDATORY ENDORSEMENT COVERAGES

OUTDOOR PROPERTY

The endorsement increases the \$1,000 coverage limit present in the Commercial Property Coverage Part for certain items of outdoor property -- namely fences; antennas; trees, plants and shrubs; and roadways and walkways -- for certain perils. The coverage limit for outdoor property is increased to \$25,000 for fences; \$3,000 for antennas; \$5,000 for trees, plants and shrubs; and \$5,000 for roadways and walkways.

It is assumed that exposure to loss of, or damage to, antennas and roadways and walkways will be minimal for self-storage facilities risks. Therefore, no charge is included for these types of property.

For trees, plants and shrubs, the loss cost for this coverage is based on the multi-state Basic Group One (BGI) Business Personal Property loss cost for mini-warehouse risks. This loss cost was then adjusted by a factor of 0.50 since not all risks will have outdoor property or need the full limits of insurance.

The multi-state average BGI loss cost is 0.138. The charge for an additional \$4,000 of coverage is calculated below:

$$(40) * (0.50) * (0.138) = \$2.76$$

For fences the loss cost for this coverage is based on the multi-state Basic Group One (BGI) Business Personal Property loss cost for mini-warehouse risks. This loss cost was then adjusted by a factor of 0.50 since not all risks will have outdoor property or need the full limits of insurance.

The multi-state average BGI loss cost is 0.138. The charge for an additional \$24,000 of coverage is calculated below:

$$(240) * (0.50) * (0.138) = \$16.56$$

The total charge for this coverage is then derived as follows:

$$2.76 + 16.56 = \underline{\underline{\$19.32}}$$

MARKET SEGMENTS

SELF-STORAGE FACILITIES RISKS

MANDATORY ENDORSEMENT COVERAGES

OUTDOOR SIGNS

The endorsement increases the coverage limits present in the Commercial Property Coverage Part for outdoor signs. The coverage limit for outdoor signs is increased to \$5,000 from the \$2,500 limit provided in the Commercial Property Policy. The loss cost for this coverage is based upon the most recent statewide loss cost per \$100 for outdoor signs in CLM Division Eight – Commercial Inland Marine. This loss cost was then adjusted by a factor of 0.75 since not all risks will have outdoor signs or need the full limit of insurance.

The full coverage average loss cost is 1.522, which is then adjusted by a judgmentally selected factor of 0.85 to account for the fact there is an implied deductible. Hence, for \$2,500 of additional coverage, the loss cost is:

$$(1.522) * (0.85) * (25) * (0.75) = \underline{\$24.26} \text{ (subject to rounding)}$$

In addition, there is an option to increase the amount of insurance for this coverage. The loss cost per \$100 of coverage for this option is the same as the adjusted loss cost that was used to derive the \$2,500 additional amount of insurance.

PERSONAL EFFECTS AND PROPERTY OF OTHERS

The endorsement increases the coverage limits present in the Commercial Property Coverage Part for personal property of others. The coverage limit for personal property of others is increased from \$2,500 to \$5,000.

The loss cost for this coverage is based on the sum of state average Basic Group One (BGI), Basic Group Two (BGII), and Special Causes of Loss (SCL) Business Personal Property loss costs for mini-warehouse risks.

The state average BGI loss cost is 0.121, the BGII loss cost is 0.123 and the SCL loss cost is 0.041. Then for \$2,500 of additional coverage, the loss cost is:

$$(25) * (0.121 + 0.123 + 0.041) = \underline{\$7.13}$$

In addition, there is an option to increase the amount of insurance for this coverage. The loss cost per \$100 of coverage for this option is the same as the loss cost that was used to derive the \$2,500 additional amount of insurance.

MARKET SEGMENTS

SELF-STORAGE FACILITIES RISKS

MANDATORY ENDORSEMENT COVERAGES

PROPERTY OFF-PREMISES

The underlying CLM Division Five - Commercial Property Policy provides coverage up to \$10,000 for business personal property, while it is away from the described premises. Since this endorsement provides the same \$10,000 of basic limits coverage while away from the described premises, there is no additional charge for this coverage at basic limits.

However, this endorsement provides the option to increase this coverage beyond \$10,000. The loss cost for additional coverage is based on the sum of the multi-state average Basic Group One (BGI), state average Basic Group Two (BGII), and state average Special Causes of Loss (SCL) Business Personal Property loss costs for mini-warehouse risks. The relevant loss costs for each of these categories of perils is itemized immediately below:

- 1) multi-state average BGI loss cost: 0.138
- 2) state specific average BGII loss cost: 0.123
- 3) state-specific average SCL loss cost: 0.041

This loss cost is then adjusted by a factor of 0.25 since this coverage is for off-premises property. Hence, the final charge per \$100 of increased coverage is:

$$(0.138 + 0.123 + 0.041) \times 0.25 = \underline{\mathbf{0.076}}$$

REWARD PAYMENT

The endorsement provides coverage up to \$5,000 for persons providing information leading to an arrest and conviction from a crime causing loss to covered property and up to an additional \$5,000 for persons providing information resulting in the return of stolen covered property. Using professional judgment, a loss cost of \$2.50 was selected for this coverage.

SALES AND DISPOSAL LIABILITY

The endorsement provides coverage arising from the lock out, removal, or disposition of customers' property as a result of sale and disposal operations. The limit for sale and disposal liability is \$25,000. A loss cost of \$15.00 was judgmentally selected for this coverage.

In addition, there is an option to increase the amount of insurance for this coverage beyond \$25,000. The loss cost per \$100 of coverage for this option, which is \$0.06, is based on the proposed \$15.00 loss cost for the first \$25,000 of coverage.

$$15.00/25,000 \times 100 = \underline{\mathbf{\$0.06}}$$

MARKET SEGMENTS

SELF-STORAGE FACILITIES RISKS

MANDATORY ENDORSEMENT COVERAGES

VALUABLE PAPERS AND RECORDS

The endorsement increases coverage limits present in the Commercial Property form for valuable papers and records. The coverage limit for valuable papers and records for on (or described) premises coverage is increased to \$10,000 from \$2,500. The endorsement also provides \$5,000 of coverage for valuable papers and records not at the described premises. The loss cost for this additional coverage is calculated by multiplying the state average Basic Group I Business Personal Property loss cost by a set of premium determination factors as described in CLM Division Eight - Commercial Inland Marine (CIM) for valuable papers and records. Typical risks that will be insured for by this coverage are risks that:

1. do not provide scheduled detail of their valuable papers and records: 1.215 factor;
2. do not have a receptacle for their valuable papers and records that is classified as fire resistant: 1.00 factor.

For the described premises piece, the above factors are themselves multiplied together. That result is then multiplied by the state specific Basic Group I Business Personal Property loss costs for mini-warehouse risks, which is 0.121, and then again by the amount of additional coverage in hundreds: $75 = [(10,000 - 2,500) / 100]$.

The off-premises limit is \$5,000. There is no charge for the off-premises piece because, per the CIM, only the increment above \$5,000 in coverage is charged.

The amount derived so far is then multiplied by the CIM loss cost of 0.139 for valuable papers and records coverage and then by a judgmentally selected deductible factor of 0.85 since no deductible is assumed in the CIM coverage but there is an expected \$500 deductible in the underlying Commercial Property policy:

$$[(1.215 \times 1.00) \times 0.121 \times 75] \times [0.139 \times 0.85] = \underline{\$1.30}$$

In addition, for valuable papers and records at the described premises, there is an option to increase the amount of insurance for this coverage. The loss cost per \$100 of coverage for this option is the same as the loss cost that was used to derive the \$7,500 additional amount of on-premises coverage.

MARKET SEGMENTS

SELF-STORAGE FACILITIES RISKS

OPTIONAL ENDORSEMENTS

INTRODUCTION	<p>In addition to the mandatory Self-Storage Facilities Risks endorsement, there are a number of optional endorsements that can be added to the policy. Each of these endorsements adds a significant amount of coverage and is assigned a separate loss cost. This section describes the methods used to determine the loss costs for the optional endorsements.</p>
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EQUIPMENT BREAKDOWN PROTECTION COVERAGE	
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	<p>An endorsement is available to provide coverage for direct loss of or damage to covered property at the described premises caused by or resulting from a mechanical breakdown or electrical failure to pressure, mechanical or electrical machinery and equipment. The loss costs for this endorsement are based upon the most recent Small Business Policy Broad Form Loss Costs in CLM Division Two - Boiler and Machinery, updated for experience and changes in trend.</p>
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LOSS OR DAMAGE TO CUSTOMERS' AUTOS - LEGAL LIABILITY	
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	<p>An endorsement is available to provide legal liability coverage for loss or damage to autos left in the insured's care. The coverage provided is based on the coverage offered in the Garagekeepers section of CLM Division One - Commercial Automobile manual, and the loss costs used in this endorsement are based upon the Garagekeepers loss costs in the Commercial Automobile manual. The collision and comprehensive loss costs have been added together since both are covered under this endorsement. The base deductible option is \$250 Comprehensive and \$500 Collision.</p>
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HIRED AUTO AND NON- OWNED AUTO LIABILITY COVERAGE	
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	<p>An endorsement is available to provide bodily injury and property damage liability coverage arising from the use of a hired or non-owned auto. The loss cost for this endorsement is similar to the loss cost for a similar endorsement in CLM Division Nine - Businessowners. Options for higher limits are also available.</p>
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MARKET SEGMENTS

SELF-STORAGE FACILITIES RISKS

ADDITIONAL FACTORS

INTRODUCTION

In addition to the loss costs found in this filing, there are additional rating factors found in the concurrent Rules filing MS-2007-RSF07 to be used in the pricing of the Self-Storage Facilities Risks endorsements. This section describes the methods used to determine these additional factors.

EARTHQUAKE COVERAGE

If Earthquake Coverage is provided in CLM Division Five - Commercial Property Policy, increase the loss cost for the mandatory Self-Storage Facilities Risks endorsement by a portion, herein referred to as a factor, of the earthquake charge for the underlying Commercial Property policy. The earthquake factor for this coverage is 11%. See below for detail.

The multi-state earthquake factor is a ratio of average charges for coverage in the mandatory Self-Storage Facilities Risks endorsement that are potentially affected by an earthquake to the average aggregate loss costs per risk for Basic Group I (BGI), Basic Group II (BGII), and Special Causes of Loss (SCL) business personal property.

The average aggregate applicable loss costs per risk for BGI is \$215, for BGII it is \$87, and for SCL it is \$125. Thus, the total average aggregate loss costs is:

$$(215 + 87 + 125) = \$427$$

Mandatory endorsement charges potentially affected by an earthquake are Accounts Receivable, Outdoor Property, Outdoor Signs, Personal Effects and Property of Others, and Valuable Papers and Records. The average multi-state charge for these coverages is:

$$(1.92+19.32+27.62+6.23+1.49) = \$56.58$$

Therefore, the percentage of total charges to aggregate loss costs per risk is:

$$(\$56.58/\$427) = 13.25\%$$

Applying the packaging discount factor of 0.80 gives us a final percentage of 10.6%. Rounding to the nearest percent, the selected factor is 0.11.

MARKET SEGMENTS

SELF-STORAGE FACILITIES RISKS

ADDITIONAL FACTORS

ADDITIONAL LOCATION DISCOUNT FACTOR

The additional location discount factor is 0.78. This factor is based on the implied discount that the insured gets from having several employees at one location that the insured would otherwise not have if the insured had the same number of employees spread out over several locations.

The charge for the mandatory endorsement for a one-location risk varies based on the number of employees since the charge for the Employee Dishonesty, Forgery or Alteration, and Computer Fraud coverages vary based on employee count.

In order to arrive at a discount, we take a sample scenario and make a comparison to come up with the indicated discount. The scenario is split into two cases which are then compared:

Case One: An insured has 10 locations with 5 employees each. The total number of employees is 50 (10 x 5) which would correspond to the mandatory endorsement charge for a 5 employee risk times 10 locations. The multi-state average charge at basic limits for a 5 employee risk is \$471.83; therefore, the multi-state average charge across 10 locations would be \$4,718.30 [471.83 x 10]. The corresponding combined partial charge at basic limits for Employee Dishonesty (ED), Forgery or Alteration (F&A), and Computer Fraud (CF) coverages for a 5 employee one location risk is \$252.20. For 10 locations, the combined partial charge is \$2,522.00 [\$252.20 x 10].

Case Two: Another insured has the same number of total employees, 50, as in case one, but only one location. The multi-state average charge at basic limits for the mandatory endorsement for 50 employees would be \$1,412.76. The combined partial charge for the ED, F&A, and CF coverages for this insured is \$1,160.56.

Comparing cases one and two: The implied discount factor in loss costs for having all of the employees at one location instead of evenly spread out over 10 locations is the charge for the 10 location risk after removal of the partial charges for ED, F&A, and CF plus the combined partial charge of ED, F&A, and CF for the 1 location risk; this quantity is then divided by the total charge for the 10 locations risk. The calculation is shown directly below:

$$[\$2,522.00 + \$1,160.56] / \$4,718.30 = \underline{0.78}$$

MARKET SEGMENTS

SELF-STORAGE FACILITIES RISKS

ADDITIONAL FACTORS

EQUIPMENT BREAKDOWN

DEDUCTIBLE FACTORS

The Equipment Breakdown Optional Deductible table and the Equipment Breakdown Optional Business Income Waiting Period table found in the concurrent Rules filing MS-2007-RSF07 for Self-Storage Facilities Risks are based on the Business Income and Extra Expense deductible tables corresponding to similar type risks in CLM Division Two - Boiler and Machinery.

EQUIPMENT BREAKDOWN

BUSINESS INCOME COVERAGE FACTOR

For Self-Storage Facilities Risks, when Business Income (and Extra Expense) Coverage in CLM Division Five - Commercial Property Policy is not provided, a factor of 0.67 is applied to the optional endorsement loss cost. This factor is based on the effective discount that is available in CLM Division Two - Boiler and Machinery program for similar type risks if the business income piece is not purchased.

The loss cost for both property damage and business income (adjusted to a 72 hour waiting period) combined is 0.012, while the loss cost for property damage alone is 0.008:

$$0.008/0.012 = \underline{0.67}$$

HIRED AUTO AND NON-OWNED AUTO LIABILITY COVERAGE

For this endorsement the base coverage limit is \$300,000. There is also the option to increase this limit to \$500,000, \$1,000,000, or \$2,000,000. The increased limit factors found in the concurrent Rules filing MS-2007-RSF07 are taken directly from the increased limit factors applicable to the similar endorsement in CLM Division Ten - Businessowners.

OPTIONAL HIGHER LIMITS FACTORS

LOSS OR DAMAGE TO CUSTOMERS' AUTOS - LEGAL LIABILITY

The optional deductible factors for the Loss or Damage to Customers' Auto - Legal Liability optional endorsement are based on the deductible factors used for the comprehensive and collision coverages offered in the Garagekeepers section of CLM Division One - Commercial Automobile manual.

OPTIONAL DEDUCTIBLE FACTORS

TABLE 1
CALCULATION OF TOTAL LOSS COST
FOR MANDATORY ENDORSEMENT

<u>COVERAGE</u>	<u>INDICATED AND PROPOSED LOSS COST</u>
(1) Accounts Receivable	\$1.81
(2) Artificially Generated Electrical Current	34.94
(3) Computer Fraud	30.15
(4) Customers' Property Legal Liability	131.09
(5) Employee Dishonesty	179.48
(6) Fire Extinguisher Systems Expense	2.50
(7) Forgery or Alteration	10.00
(8) Money & Securities	9.33
(9) Money Orders and Counterfeit Paper Currency	0.26
(10) Outdoor Property	19.32
(11) Outdoor Signs	24.26
(12) Personal Effects and Property of Others	7.13
(13) Reward Payment	2.50
(14) Sale and Disposal Liability	15.00
(15) Valuable Papers & Records	1.30
 (16) Total Endorsement Loss Cost (sum of (1)-(15))	 \$469.07
(17) Packaging Discount Factor *	0.80
(18) Final Endorsement Loss Cost (16)*(17), rounded to nearest \$	\$375.26

* This packaging discount factor accounts for the fact that the insured will likely not need all of the coverages in the mandatory endorsement, but must pay for all of them. This factor is based on professional actuarial judgment.

**COMMERCIAL LINES MANUAL
DIVISION TWELVE
MARKET SEGMENTS
SELF-STORAGE FACILITIES SECTION
LOSS COST PAGES**

**RULE 7.
OPTIONAL INCREASED LIMITS OF MANDATORY
COVERAGES**

Limit Of Insurance	Loss Cost	
	On-Premises	Off-Premises
Per \$100 over \$2,500	—	\$ 0.016
Per \$100 over \$5,000	\$ 0.178	—

Table 7.A.2.(LC) Money And Securities Premium Determination

Number Of Employees	Additional Charge At Limit Of Insurance			
	\$25,000	\$50,000	\$75,000	\$100,000
5 or fewer	—	\$ 14.65	\$ 27.60	\$ 35.68
Each Employee over 5	\$ 2.85	3.83	4.48	4.81

Table 7.B.2.(LC) Computer Fraud Loss Costs

Limit Of Insurance	Loss Cost
Per \$100 over \$1,500	\$ 0.017

Table 7.C.2.(LC) Money Orders And Counterfeit Money Premium Determination

Number Of Employees	Additional Charge At Limit Of Insurance		
	\$2,500	\$5,000	\$10,000
5 or fewer	—	\$ 4.08	\$ 11.95
Each Employee over 5	\$ 1.11	1.52	2.34

Table 7.D.2.(LC) Forgery Or Alteration Loss Costs

Number Of Employees	Additional Loss Cost At Limit Of Insurance			
	\$25,000	\$50,000	\$75,000	\$100,000
5 or less	—	\$ 87.19	\$ 164.29	\$ 212.35
Each Employee over 5	\$ 16.95	22.78	26.66	28.60

Table 7.F.2.(LC) Employee Dishonesty Loss Costs

Limit Of Insurance	Loss Cost
Per \$100 over \$100,000	\$ 0.131

Table 7.J.2.(LC) Customers' Property Legal Liability Coverage Premium Determination

Limit Of Insurance	Loss Cost
Per \$100 over \$25,000	\$ 0.060

Table 7.K.2.(LC) Sale And Disposal Liability Coverage Premium Determination

**RULE 8.
ENDORSEMENTS**

Building Limit Of Insurance*	Loss Cost
\$ Up to 99,999	\$ 73.00
100,000 to 199,999	91.00
200,000 to 299,999	109.00
300,000 to 399,999	126.00
400,000 to 499,999	140.00
500,000 to 599,999	153.00
Each Additional \$100,000	13.00

* If Building coverage is not included, use the limit of insurance applying to Business Personal Property Coverage.

Table 8.A.4.(LC) Equipment Breakdown Protection Coverage Premium Determination

Coverage	Loss Cost*
Hired Auto Liability	\$ 37.85/year
Non-Owned Auto Liability	59.26/year
* For \$300,000 Limit of Insurance	

Table 8.C.3.a.(2)(LC) Hired Auto And Non-Owned Auto Liability Insurance Premium Determination

**COMMERCIAL LINES MANUAL
DIVISION TWELVE
MARKET SEGMENTS
SELF-STORAGE FACILITIES SECTION
LOSS COST PAGES**

ARKANSAS (03)

**RULE 6.
PREMIUM DEVELOPMENT – MANDATORY
COVERAGES**

Loss Cost
\$ 375.26

Table 6.B.4.(LC) Mandatory Self-Storage Facilities Endorsement MS SF 01 Loss Cost

**RULE 7.
OPTIONAL INCREASED LIMITS OF MANDATORY
COVERAGES**

Limit Of Insurance	Loss Cost
Per \$100 Over \$5,000	\$ 1.294

Table 7.E.2.(LC) Outdoor Signs Premium Determination

Limit Of Insurance	Loss Cost
Per \$100 Over \$5,000	\$ 0.285

Table 7.G.2.(LC) Personal Effects And Property Of Others Loss Costs

Limit Of Insurance	Loss Cost
Per \$100 Over \$10,000	\$ 0.017

Table 7.H.2.(LC) Valuable Papers And Records (Other Than Electronic Data) Premium Determination

Limit Of Insurance	Loss Cost
Per \$100 Over \$10,000	\$ 0.076

Table 7.I.2.(LC) Property Off-Premises Premium Determination

**RULE 8.
ENDORSEMENTS**

\$250 Other Than Collision/\$500 Collision Deductible	
Maximum Limit Of Liability	Legal Liability
\$ 6,000	\$ 46
7,500	54
9,000	61
12,000	76
15,000	90
18,000	103
22,500	123
30,000	155
37,500	184
45,000	207
60,000	258
75,000	308
90,000	354
120,000	439
150,000	520
180,000	600
225,000	718
300,000	911
375,000	1105
450,000	1294
600,000	1664
750,000	2023
900,000	2368
1,200,000	3018
1,500,000	3610
2,000,000	4099
2,500,000	4466
Over 2,500,000	Refer to Company

Table 8.B.4.b.(LC) Loss Or Damage To Customers' Autos – Legal Liability Premium Determination